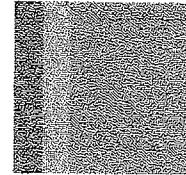


EXHIBIT A

Acclaimed Home Warranty
2137 East 3300 South, Salt Lake City, Utah 84109



May 21, 2018

Honorable Judge Dale Kimball
United States District Judge
District of Utah
351 South West Temple
Salt Lake City, Utah 84101

Dear Honorable Judge Dale Kimball,

We are writing a letter on behalf of our employee Daniel Frischknecht. Daniel began working for us in October of 2017. We hired him on as a recruiter, we have never had someone on our team who has been 100% dedicated to hiring new employees, as you can imagine we were a little bit shy to hire someone as we have done all the hiring ourselves for years and years. After interviewing many candidates, we decided to hire Dan, even though he does not have a strong back ground in recruiting we felt like his attitude and his personality would be a great addition to our team. Dan was up front and honest about his legal situation when we interviewed him, knowing that hiring him could be a risk we still decided to move forward with offering him the job.

Dan has been a great addition to our team, not having a real plan for what hiring teams of sales people across the country looks like we have relied heavily on Dan. He has helped us not only grow our team here in the Salt Lake market but has been a huge help in getting our teams up and running in Las Vegas as well as Dallas. On his own Dan developed a plan as to how to find and hire the best talent in the business, he has had success in getting employees to come join us from other home warranty companies. In addition, he wrote our employee hand book, developed our salary guidelines for each position as well as came up with our commission structure. We have grown revenue by some 35% since Dan joined our



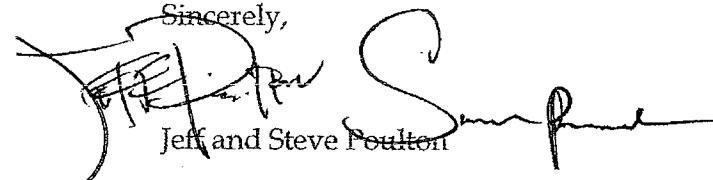
team. We have found that we trust Dan 100%, when we give him tasks or things to work on we always know that he will get it done. He shows up to work most days between 35-45 minutes early and most nights works past 5:00. Dan is an extremely hard worker and he works until the job is done and he makes sure it is done the right way. He isn't afraid to ask questions or make suggestions to make our team and company better. In addition, we have also asked Dan to lead some of our sales meetings, he has a knack for knowing how to work with our sales reps and knows how to find and close deals. He especially has been great in helping our lower performing reps move the needle and become better assets to our company, since Dan joined our team we have not let any of our employees go, along with that none of our employees have left to a competitor. We feel that this is in direct relation to Dan and what he has added to our company.

We have recently asked Dan to help us recruit for our sister companies, just like everything else we have asked him to do Dan has done an exceptional job of jumping right in and helping us develop a plan for hiring for those companies. We are still in the process of figuring out his role entirely with these other companies, but we have no doubt that Dan can and will do a great job for us.

We feel like it is worth noting that Dan's office is right next to accounting and payroll. Dan has never once made us question having him office next to them. He works closely with them as he is hiring talent and discussing salaries across the company. Dan has been loyal to us and trustworthy. We look forward to having Dan continue to help us grow as a team and as a company.

Judge Kimball, thank you for taking the time to read our letter, we have loved getting to know Dan and appreciate all has done for us in a short time here. We plan on having one of us from our company there at the sentencing hearing.

Sincerely,


Jeff and Steve Poulton

Acclaimed Home Warranty

The Honorable Judge Dale Kimball
United States District Judge
District of Utah
351 South West Temple
Salt Lake City, Utah 84101

May 14, 2018

Judge Kimball,

I appreciate the opportunity to provide a letter of support for my cousin, Daniel Frischknecht, ahead of his sentencing. Thank you for your consideration.

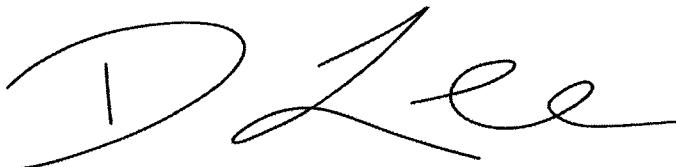
As background, my name is David Lee. I am a 33-year-old father of two. Dan is the son of my mother's oldest brother. I am trained as an attorney and currently on inactive status with the Utah Bar. I am currently employed by Leavitt Partners, a health care consulting firm, where I consult with health care systems and manufacturers.

Dan and I have known each other for our entire lives. Dan was born three months before me and we have been close friends—brothers, really—since we were young. Dan and I have stayed connected through high school, church service, and college. We have worked together in our grandma's yard, travelled together, and golfed together. I know Dan to be a thoughtful and considerate friend.

My wife and I recently moved to Bountiful and have been able to see Dan as a father to his two young children—both of whom are within a year of age of our own two kids. We moved back to Utah after several years out of the state. During our time in Virginia, I had passing contact with Dan but was not able to consistently see his parenting. Since we moved back last year, I have been impressed with his care for his children and his dedication to them. He is kind, attentive, and works to ensure that they are cared for. His children very clearly love him.

Thank you for your consideration of my letter and for taking the time to read it. If you have any questions related to my relationship with Dan, or the contents of this letter, please feel free to contact me at (703) 732-2338.

Thank you,



David Lee



CERTIFIED PUBLIC ACCOUNTANTS

3263 So. Highway 89 ■ Suite 100
Bountiful, UT 84010
tel 801.298.2190 ■ fax 801.335.0351

www.cpa-trs.com

March 16, 2018

PRIVATE

The Honorable Judge Dale Kimball
United States District Judge
District of Utah
351 S. West Temple
Salt Lake City, UT 84101

Re: Daniel Frischknecht

Judge Kimball,

I am a partner in the Bountiful CPA firm of Trader Roberts & Spangler. I am writing this letter to share with you my personal thoughts about Dan Frischknecht.

I have had the opportunity to work with Dan Frischknecht for the last seven years. During this seven-year period, I have worked very closely with Dan on a handful of mutual clients while he was working as the branch manager at Zions Bank.

Through all of my interactions with Dan, he has always acted very professionally and with integrity. He consistently followed through on any commitments that he made to me or to my clients. I thought highly enough of Dan that I referred many of my clients to him whenever they were in need of banking services. If I have the chance to work with Dan again in the future, I will do it without hesitation.

Beyond the purely business relationship that I had with Dan, I also got to know Dan on a personal level over the years to the point where I now consider Dan a good friend. I have had the chance to golf with him on a few occasions, and I also met Dan occasionally for lunch. In these settings, I got to know Dan better, and I got to see him as a husband and father. I have no doubt that Dan is a good husband to his wife Melanie and a caring father to his two children Lucas and Claire.

Thank you very much for allowing me to share my thoughts about Dan with you. Should you have any questions about anything that I have written in this letter, please feel to reach me at 801-335-0356.

Sincerely,

Robert A. Spangler, CPA

4-9-18

Attn: The Honorable Judge Dale Kimball

United States District Judge

District of Utah

351 South West Temple

Salt Lake City, Utah 84101

Judge Kimball,

First of all thank you for taking the time to read this letter in support of my friend and family member Dan Frishknecht. I appreciate how difficult your position must be at times and appreciate your public service.

I am a first cousin to Dan, our moms are sisters. So consequently I have known Dan and his family his entire life. I've always enjoyed spending time with Dan, he and I both enjoy sports and especially golf, and have shared many good times on the course as well as all family get togethers. I know him to be a good person who enjoys time spent with his family and friends. One of my favorite things each year where I knew that Dan and I would see each other is when we get together the first weekend of December and go shopping for some pre-selected families as a sub for Santa type thing. I know Dan to be from a great family and to be a loving and caring father to his young kids.

I live in Midvale and am a Project Manager/Estimator for an Electrical contractor, I've been in that industry for about 25 years.

I am scheduling to be at Dan's sentencing hearing and would love to speak to his character more if need be.

Again, thank you for your time and thought in reading this and for work with Dan's case.

Jeff Thurston

STEPHEN W. TATE
1541 South 120 East
Farmington, UT 84025
801-712-9524
steve@tateproperties.co

April 1, 2018

The Honorable Judge Dale Kimball
United States District Judge
District of Utah
351 South West Temple
Salt Lake City, UT 84101

RE: Daniel Scott Frischknecht

Dear His Honor Judge Kimball:

Thank you for taking the time to read this letter regarding my relationship with Daniel Scott Frischknecht. Dan and I have known each other since approximately October of 2005 when Dan was assigned to assist me in serving in a church responsibility. Since that time, we have had a positive working relationship both in that assignment as well as professionally in a banking relationship.

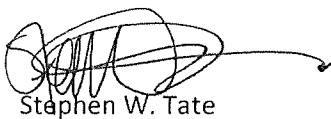
Dan served as my assistant in providing athletic opportunities in the northwest portion of Centerville, Utah, to a religious organization of approximately three thousand people. Of course, not all participated in the events that we provided. However, Dan was completely reliable, dedicated, and honorable in his service. I could always count on Dan to show up when we needed help and his service was valued by me and all who served with us. I was particularly impressed with Dan's commitment and service because he was very young at the time and most people of his age that I was acquainted with were much less committed to serving others.

As Dan grew professionally and started at Zions Bank, and because of our relationship, I naturally requested his services for assistance with my business. My family owns and operates commercial real estate assets in Utah. I have responsibility for the operations, management, and direction of these assets and have had a banking relationship with Zions Bank for many years. However, I rarely had the same person at the bank to assist with our accounts, so I requested Dan's help.

Dan did a fantastic job for us during his time at Zions Bank. He took care of everything that we needed and was a pleasure to work with. None of this was a surprise to me as my experience with Dan had always been positive. When Dan left the bank, my experience was not the same. In fact, there was never the level of service and commitment that I had received from Dan so I moved our loans and accounts to another bank.

Thank you for reading this letter and for your service to the people of the District of Utah.

Sincerely,



Stephen W. Tate

SWT/me

April 18, 2018

The Honorable Judge Dale Kimball
United States District Judge
District of Utah
351 South West Temple
Salt Lake City, Utah 84101

Dear Judge Kimball,

My name is Scott Frischknecht. I am the father of Daniel Scott Frischknecht and I am writing this letter to you on behalf of my son. I am a physician assistant practicing orthopedics in Salt Lake City. I am also an Army veteran. Dan is the third child of four for my wife, Kaye, and me. The other three children are girls. He was born in Cedar City, Utah in 1984, where I was working in the hospital emergency room. We were profoundly grateful to have a son, and we continue to be happy he came to our family. We moved to Centerville in 1987 and have lived here since then.

Dan grew up as a happy child with a soft heart. He was a good boy and a good friend to others. Kaye ran a preschool in our basement. Dan often helped her and the children loved him. He was kind. Our home was a place where his friends enjoyed congregating. My wife loved having them in our home. I coached Dan and his friends in Junior Jazz basketball. He was a good athlete and did well in school. Dan was never in any serious trouble. He was not involved in drugs or alcohol. He was active in the Boy Scouts and in church. In our home it was expected that our children would have jobs. Dan started early delivering newspapers and with lawn mowing. He quickly developed a good work ethic. He eventually went to work for Bangerter Roofing here in Centerville and was an excellent, hard-working employee.

Dan was called to serve a mission for The Church of Jesus Christ of Latter Day Saints in Tampa, Florida, at age 19. His mission president told us he was a "wonderful missionary." Unfortunately, Dan suffered an injury to his right leg in Florida and developed a fairly rare disease called "reflex sympathetic dystrophy," which sometimes occurs in an extremity following trauma. This has now been renamed "chronic regional pain syndrome." It is a painful disorder confined to

the injured extremity that typically lasts a lifetime. He was not able to walk and was sent home early from his mission when the doctors in Florida could not make the diagnosis. The neurologist in Salt Lake City told Dan he would "never run again." Dan was treated with dozens of painful injections into his lower back to numb the sympathetic nerve going to his leg. He went to physical therapy five days a week for many weeks for very painful treatments to bend his knee and keep movement in his ankle. Slowly he did better. Over the course of two years he was able to walk on the leg and then ride a bike and then even a little jogging. We believe this was a miracle. He never took any opioids. He continues to have pain which will be life long, but it has not stopped him. After training for years he was able to twice run/walk the Ogden half marathon. Then two years ago, Dan completed an "ironman" half triathlon in St. George after having failed to finish the event the first two attempts. He was determined to accomplish that goal. This has always been his personality to work hard and accomplish his goals.

Dan was hired as a teller at Zions Bank here in Centerville when he was able to start walking on his leg. He was very well liked and by all accounts was a terrific employee. He also went to college and over time "moved up the ranks" at the bank. He was placed in management positions. He became an expert in SBA (Small Business Administration) loans. He was given many awards by the bank over many years. He had many satisfied clients who referred friends to him for help. He was known to be kind and thoughtful of others. Eventually he was made the branch manager at the Zions Bank in Ogden. While there he was involved in several community services. This included annual "paint-a-thons" where he served as a "captain" in overseeing projects for the underserved. As a family we went and helped paint houses. We mingled with Zions' employees.

Dan was then promoted to be the manager of the bank in Bountiful and named a Vice President. Over all these years I associated with many employees of Zions Bank including Dan's supervisors and the employees who worked under him. They uniformly loved Dan and gave glowing reports about him. He had many friends there. He was noted to be reliable and straight forward. I was invited to an award ceremony at the Zion's headquarters in Salt Lake City where Dan was recognized and praised. Several executives told me how great my son was.

Dan married Melanie Checketts in 2006. They have two children, Lucas who is 5 and Claire who is 2. He is a very good father and husband. I am proud of him.

Melanie does not work outside the home, so Dan has been the sole provider. Dan bathes and puts the children to bed every night except when he is at work. He is typically the one who cares for them when one awakens in the night. He loves his family very much.

We are fully aware of Dan's crime at the bank where he transferred money illegally, as he was purchasing a new home. This came as a shock to us as a family because this was so out of character for him.

Dan came to me immediately and told me what he had done. He and I determined within 2 days that four things needed to happen.

1. Dan wanted to make full financial restitution as soon as possible to Zions Bank. He was anxious to "make the bank whole" even though he had lost his job there.
2. It was clear that their house must be sold to pay the debts which would quickly accumulate.
3. Dan needed to find a job and keep working.
4. He would likely have to face the federal authorities at some point.

Full restitution was made to Zions Bank very quickly. This included Zions' attorneys' fees and interest. This was completed last August. Our understanding was that Zions had been dealt with more than fairly in a remarkably expeditious fashion. Dan knew that was the right thing to do.

Unfortunately, the house has not sold although there now may be some interest. It is clear that the house, which is the cause of Dan's crime, must go. Dan and his family will have to start all over again by renting an apartment or living with family. It will be years before they will be able to afford a mortgage on a home, let alone qualify for a loan with this blemish on his record.

Dan has had several jobs this past year. He has sometimes been working three jobs at a time. Each and every time he told the employer about his pending legal charges. He did not try to hide anything. One of the many jobs is noteworthy. Dan was hired for a good job in Springville last fall where he had to drive down and back from Bountiful 5 days a week and do extensive travelling. We had hoped it would last. Even then he had to work other jobs at night and on weekends. Sadly when the media published Dan's case, he was laid off from the

Springville job. He was told that he had done a great job for them and expanded their business, but they “could not have him as an employee now that his offense had gone public.” I want you to know that he has gone way beyond the extra mile to try and support his family. He is now working his day job at Acclaimed Home Warranty, and at night at FedEx. He continues to do his very best, really much the same as he has done with his leg problem.

Dan cannot currently make a salary anywhere close to what he made at Zions Bank. Dan and Melanie have gotten into deeper debt every month that has gone by since last July. They have a “hard money loan” with a high interest rate that has to be paid every month. Kaye and I have loaned them about \$300,000. They understand this is not a gift and they are required to repay the loan. The money from us came mostly from a home equity loan we took out on our home to help Melanie and him; and from our personal savings. Because of this, I was not able to retire in December as planned; and Kaye and I have applied for social security sooner than we had wanted. We are not asking for sympathy here. We will continue to support our children and grandchildren however we are able. I just want you to know the financial implications for Dan and Melanie; and the price they have paid, and will continue to pay for a long time for what Dan did.

There is also an emotional loss that Dan has had to weather. He has forfeited an excellent career. He has lost his good reputation. He has not been able to associate with his many good friends and colleagues at the bank while this legal process plays out.

With my heart, I respectfully ask you to not sentence Dan to prison. As a family we would hope that a felony on his record and probation; and whatever else you deem necessary would be appropriate. A prison sentence would be extremely difficult for his little family. However, we will humbly accept your judgment without any animosity or malice. We will then move forward. As an Army officer, I took an oath to uphold the Constitution of the United States of America. My family and I believe in this great country and our system of government. We love Dan and are still very happy that he is our son. We are proud of what he has done the past year to try and make up for what he did. No matter what he has to face, we will continue to support him and his family in every way we can.

Thank you so much for taking the time to read this letter. Kaye and I will be at the sentencing hearing on May 30th.

Most sincerely,

Scott Frischknecht
341 West 1465 North
Centerville, UT 84014